RIC'D FOR RECORD 10 24 1923. "5 FOCEK 17 M SAME DAY RECORDED & EX'D PER 'S C. WACHTER, CLK.

William G. Kolb and Barbara J. Kolb, his wife

WITNESSETH: WHEREAS, the said William G. Kolb and Barbara J. Kolb, his wife, now stand indebted unto W. Russell Seiss and Flora M. Seiss, his wife, as tenants by the entireties; Flora Louise Lare and H. Eugene Lare, her husband, as tenants by the entireties; and Marshall Ray Seiss and Carman Larue Seiss, his wife, as tenants by the entireties, or order, in the full, just and aggregate sum of Twenty-five Thousand Dollars (\$25,000.00) as evidenced by their single bill of even date herewith payable unto the said W. Russell Seiss and Flora M. Seiss, his wife, as tenants by the entireties; Flora Louise Lare and H. Eugene Lare, her husband, as tenants by the entireties; and Marshall Ray Seiss and Carmen Larue Seiss, his wife, as tenants by the entireties, or order, with interest from date at the rate of seven and one-half per centum (71%) per annum. Principal and interest payable unto the above named mortgagees, or order, in monthly installments of Two Hundred One Dollars and forty cents (\$201.40), each, commencing on the 19 day of tehruary, 1973 and on the 19 day of each and every month thereafter until principal and interest on the unpaid principal balance are fully paid.

Notwithstanding the provisions herein contained to the contrary, the mortgagors reserve the right to prepay at any time during the existence of this mortgage without premium or fee the entire mortgage indebtedness or any part thereof, but no part payment shall be less than one monthly installment.

And for the better securing of prompt payment of said single bill and the interest thereon to accrue, which said single bill is for a part of the purchase price of the real estate hereby intended to be conveyed and mortgaged, these presents are hereby executed.

NOW, THEREFORE, This Mortgage Witnesseth: that for and in consideration of the premises and the sum of Ten Dollars (\$10.00), in hand paid William G. Kolb and we the said Barbara J. Kolb, his wife

hereby grant and convey in fee simple man an undivided 1/3 interest in and to the hereinafter described real estate unto W. Russell Seiss and Flora M. Seiss, his wife, as tenants by the entireties; an undivided 1/3 interest in and to the hereinafter described real estate unto Flora Louise Lare and H. Eugene Lare, her husband, as tenants by the entireties and an un-Marshall Ray Seiss and Carman Larue Seiss, his wife, as tenants by the entireties, to-wit: Parcel No. 1 - All those lots or parcels of land designated as Lots Nos. 1, 2, 3 & 4 on the Plat of the Town of Creagerstown. Parcel No. 2 - All that lot or parcel of land situate, lying and being in the Town of Creagerstown, Frederick Co., Md. containing 3/4 acre, more or less. Parcel No. 3 - All that lot or parcel of land designated as Lot No. 98 on the Plat of Creagerstown. The above described parcels of land being all and the same real estate conveyed by R. Shaffer Bailey and Mary R. Briley, his wife, unto Paul W. Burns and Ruby E. Burns, his wife, by deed dated June 2, 1960 & recorded in Liber 637, folio 460, one of the Land Records of Frederick County, Maryland. The said Paul W. Burns having predeceased the said Ruby E. Burns. Being all and the same real estate conveyed by Paul Dennis Burns, Personal Representative under the Last Will & Testament of Ruby E. Burns, unto William G. Kolb and Barbara J. Kolb, his wife, by deed dated the 19 day of Jones, 1973 and intended to be recorded just prior to the recording of these presents among the Land Records of Frederick County, Maryland.

W 18.00